

I/N News ... especially for you!

Volume 6, Issue 3
Fall, 2006

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The 2006 Chicago Summer NABC: A Huge Success

Inside this issue:

Thanks to all of you, the 2006 Chicago Summer North American Bridge Championships Intermediate/Novice program was an overwhelming success. Attendance was so great, it broke ACBL records.

NABC Report 1

Carol LaBarge, I/N chairperson, did a wonderful job. The feedback from the attendees was excellent. Everyone loved the "goody bags" they received for registration. There were learning aides, candy, convention cards with logo designs, and more for everyone.

Ms. Information 2

If it was your first NABC, hopefully you took advantage of the free lessons offered before the afternoon sessions. Experts from across the country imparted their secrets to those in the classes. NABC's are full of fun and educational programs for every level of player.

Second Hand
Play 3

We appreciate your attending our hometown tournament. We hope to see all of you at future NABC's... and last, but not least, we want to thank you for your support!

District 13
Regional Results 11

Tournament
Schedules
Throughout

Stars of Tomorrow, 299ers Silver Point Sectional, October 14-15 Darien Sportsplex — 451 Plainfield Road — Darien, IL 60561

Saturday, October 14

10:00 Compact Knockout, Sessions 1 & 2
Stratified 299er Pairs (0-100, 100-200, 200-300)
Stratified 49er Pairs (0-5, 5-20, 20-50)
3:00 Compact Knockout, Sessions 3 & 4
"Double Win" Stratified 299er Pairs
(0-100, 100-200, 200-300)
"Double Win" 49er Pairs (0-5, 5-20, 20-50)

Sunday, October 15

11:00 Stratified Swiss Teams
(0-100, 100-200, 200-300) Playthrough

Events or strata may be combined if
one has insufficient attendance.

For information or partners,
call Jackie Addis 603-515-0101 – jackieaddis@comcast.net



Dear Ms. Information:

Dear Ms.,

At a recent club game in the northern suburbs of Chicago, my opponent, West, picked up this hand:

♠ AKQJx
♥ Jxx
♦ KJTx
♣ x

The auction went:

West	North	East	South
1♠	5♣	Pass	Pass
Double	Pass	Pass	Pass

There was an acknowledged out-of-tempo hesitation by East before his first Pass.

What are West's obligations at this point? Is his Double a "reasonable" alternative?

Did the director make a satisfactory ruling when he let the auction and the result stand? If not, what were our options?

Thank you!

Unhappy in Arlington Heights

Dear Unhappy,

One question at a time ...

A hesitation in situation like this constitutes "unauthorized information." West must be very careful not to take advantage of any information he has gained as a result of his partner's break in tempo. If West has more than one alternative bid ... and in this situation, he has several: Pass, 5♠, 5♦, and Double. If he chooses either five-level bid, he is committing his side to playing the hand there. If he passes, he is committing his side to defending five clubs. ANY of those choices is better than double after a hesitation. Double allows his partner to bid on or to defend the contract doubled, either way continuing to allow East to have a say in the decision. The most obvious choice on this hand would be Pass. If E/W beat the hand, so be it. If it makes, so be it too.

In my opinion, Double is NOT a logical alternative. Certainly West does not want to hear his partner bid 5♥ when he is holding only Jxx. Double is a "protective" call. It allows East, with "some" values, to sit it out and score twice the penalty.

The director's ruling was wrong. He should have rolled the auction back to 5♣ undoubled, and instructed East/West on avoiding these situations in the future.

As for you options, you could have asked the director for a committee. Most clubs allow for that. You and your opponents could then have presented your case to the committee. The committee would listen to each side in the presence of both, then temporarily dismiss you, discuss the matter fully and come to a conclusion. They would either overturn the director's ruling or let it stand. You and your opponents would be bound by their decision. Ms.

**Central States Regional
Grand Geneva Resort & Spa
Lake Geneva, Wisconsin
on Rt 50, 1/2 mile E of Route 12.
Room Rate \$97 plus \$12 resort fee,
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or 800-558-3417 before October 7,
2006 for bridge rate!!**



October 23 - 29

I/N Program

(I/N) Events for 299er Players

A full slate of Intermediate/Newcomer (I/N) events is included as part of the schedule.

Entry fees for I/N's are \$10.00 per person per session for all pair events.

All masterpoints are red points.

**ACBL members with 0-5 MP's
play free in all events.**

Guest Speaker Program.

(See Daily Bulletin for details.)

**Monday 7:30 I/N Stratified Charity
Pairs**

Tuesday through Friday

1:30 & 7:30 Single Sessions

I/N Stratified Pairs 0-20, 20-50, 100-200, 200-300

Saturday 1:30 & 7:30

Single Sessions

49er Pairs Stratified 0-20, 20-50
299er Stratified Pairs 0-100, 100-200,
200-300

Sunday 11:00 am & 2:00

299er Stratified Swiss Teams,
0-50, 50-100, 100-200, 200-300
2 Single Sessions, More Points

**Special Party
and Registration Gift**

I/N Program: Angie Clark, 847-272-1060 or angieclark@comcast.net

**Partnerships: Carl Sharp,
773-483-3734 or 312-497-4277
or ibsharp2@sbcglobal.net**

Second Hand Play by Jim O'Neil

Most bridge players have heard the maxims "Second-hand Low", "Third-hand High", and "Cover an Honor with an Honor". There are numerous exceptions, however, and in order to understand *when* to follow them, we must understand *why*. When Declarer leads a small card from his hand or Dummy, it is usually correct for second hand to play low. When Declarer leads an honor, it is often right to cover.

Why? We hope to play our Ace on Declarer's King or Queen, our King on Declarer's Queen or Jack, and so on. Conversely, we would like to avoid letting Declarer do the same. We would like for him to play his Ace or King on our small cards. This will help promote cards in our hands, and prevent declarer from doing the same. So when Declarer leads a small card, we generally play small. Declarer will have to play a high card from third hand, or else partner will be able to win cheaply. Now partner will either win with a higher honor (perhaps playing his Ace on Declarer's King) or play small (Declarer has played his King on our small cards).

Covering an honor

Why "cover an honor with an honor"? Covering an honor with a higher honor can often help promote a lower honor or high spot card in our hand or in partner's hand.

Consider this layout:

1) Dummy
 Q43 You
 KJT

If the Queen is led from Dummy, it is clear to play the King. Declarer can win the Ace, but our Jack and Ten are promoted. Declarer gets 1 trick if we cover, 2 if we do not. (Of course, Declarer would surely never lead the Queen without the Jack and/or Ten, but this illustrates the point.)

2) Dummy
 Q43 You
 KT9

If the Queen is led from Dummy, we should play the King. Declarer surely has the Ace-Jack, but we can promote our Ten or Nine. If we cover, our Ten or Nine will win the third round. If we do not cover, the Queen will win, and Declarer will still have Ace-Jack over our King-Ten. Declarer gets 2 tricks if we cover, 3 if we do not.

3) Dummy
 Q43 You
 K52

If the Queen is led from Dummy, we should still play the King. We don't have anything to promote – but Partner might. If

Declarer has Ace-Jack-Ten, he will take 3 tricks in the suit whether we cover or not. But if he is missing the Ten, covering can promote a trick for partner:

Dummy
Partner Q43 You
 T876 K52

Declarer
 AJ9

By covering the Queen, partner's Ten can win a trick; if we failed to cover, declarer could repeat the finesse and take 3 tricks instead of 2. Reverse the situation:

3a) Dummy
You AJ9
 K52

Declarer
 Q led

Again we should cover. If Declarer has the Ten as well, it will not matter whether we cover or not; if partner holds that card, we must cover to promote the trick for partner.

4) Dummy
 J43 You
 K52

This situation is similar to the previous one. If the Jack is led from Dummy, we should play the King. If Declarer has Ace-Queen-Ten, he will take 3 tricks in the suit whether we cover or not. But if he is missing the Ten, covering can promote a trick for partner:

Dummy
Partner J43 You
 T876 K52

Declarer
 AQ9

If we cover, we hold Declarer to 2 tricks; if we don't cover, Declarer can take all 3.

If Declarer has the Ten, but is missing the Queen, covering also gains a trick:

Dummy
Partner J43 You
 Q976 K52

Declarer
 AT8

(Continued on page 4)

Marquette Sectional, Masonic Building, Upper Michigan

August 24, 1:30 & 7:30pm, Stratified 99er Pairs – Prizes

August 25, 1:30pm, Stratified 99er Pairs – Prizes

August 26, 1:30pm, Stratified 99er Pairs – Prizes

August 27, 9:00am, Stratified 99er Swiss Teams

Chair: Denise Hoffman (906) 226-3108 d-hoffman@chartermi.net

Partners: Theresa Fowler (906) 225-1907, tfowler@chartermi.net

(Second Hand Play, Continued from page 3)

If we cover, Declarer can win the Ace, but partner will have Queen-Nine behind Declarer's Ten-Eight; Declarer is held to 1 trick. If we do not cover, Partner wins the Queen, but then Declarer has Ace-Ten over our King-small; Declarer will get 2 tricks. If Declarer has Ace-Queen-Ten, he can always get 3 tricks; if he has Ace-Ten-Nine, he gets 2 tricks regardless. Even if Declarer has something like Queen-Nine-small, covering gains a trick.

It is usually right to cover the last of touching honors:

5)	<u>Dummy</u>	
	QJ9	<u>You</u>
		K52

When declarer leads the Queen, it is best not to cover the first time. If we cover the Queen, Declarer can win the Ace, and then finesse against partner's Ten, scoring 3 tricks in the suit. Play low on the Queen, but cover the Jack if the suit is led a second time. If Declarer has the Ten, he will make all 3 tricks in the suit regardless. The layout might be:

	<u>Dummy</u>	
<u>Partner</u>	QJ9	<u>You</u>
T876		K52
	<u>Declarer</u>	
	A43	

Any other play allows Declarer to make all 3 tricks in the suit.

6)	<u>Dummy</u>	
	QJ3	<u>You</u>
		K52

It is best to save the King even if the 9 is not visible. The layout might be:

	<u>Dummy</u>	
<u>Partner</u>	QJ3	<u>You</u>
T764		K52
	<u>Declarer</u>	
	A98	

Covering the first time would allow Declarer to take 3 tricks instead of 2.

The reverse situation:

6a)	<u>Dummy</u>	
<u>You</u>	A43	
K52		

	<u>Declarer</u>	
	Q led	

Again do not cover. Declarer surely has the Jack; if he has the Ten also, it does not matter; if he has the Nine but not the Ten, we must wait and cover the 2nd time. The full layout might be:

	<u>Dummy</u>	
<u>Partner</u>	A43	<u>You</u>
K52		T876
	<u>Declarer</u>	
	QJ9	

Of course, if we are short in the suit, we may have to cover the first time:

7)	<u>Dummy</u>	
	QJ3	<u>You</u>
		K2

This time we must cover the Queen. If we do not, Declarer may lead small next.

	<u>Dummy</u>	
<u>Partner</u>	QJ3	<u>You</u>
T876		K2
	<u>Declarer</u>	
	A954	

Declarer gets 2 tricks if we cover, 3 if we do not. If Declarer has Ace-Nine-Eight, he can get 3 tricks whether we cover or not (assuming he guesses correctly).

Here are more examples. In each case, assume that this is a side suit - Declarer has not promised great length in the suit. Also assume that Dummy has a couple of side entries.

8)	<u>Dummy</u>	
	JT3	<u>You</u>
	(J led)	K52

Do not cover. If Declarer has Ace-small-small, he can take 2 tricks if we cover - after Jack, King, Ace, small, he will have the Ten behind Partner's Queen. If we do not cover, Declarer cannot take only 1 trick in the suit (unless we lead a second round for him). We will cover the Ten, should Declarer lead the suit a second time.

9)	<u>Dummy</u>	
	T43	<u>You</u>
	(T led)	Q52

Cover with the Queen. If Declarer has Ace-Jack-small or King-Jack-small, he can take 1 trick if we cover, but 2 if we do not.

10)	<u>Dummy</u>	
	T93	<u>You</u>
	(T led)	Q52

Do not cover. If Declarer has King-small-small, he can take a trick if we cover - after Ten, Queen, King, Ace, he will have the Nine behind Partner's Jack. If we do not cover, Declarer cannot take a trick in the suit (unless we lead a second round for him). We will cover the Nine, should Declarer lead the suit a second time.

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LaCrosse Sectional – August 18-20, 2006
 City Brewery & Hospitality Center, 111 3rd St. South, 3rd & Mississippi
Friday & Saturday: 1:00 & 7:00 – Stratified Pairs
Sunday: 10:00 am & TBA
Stratified Swiss Teams
Tom Olson (608-784-7299)/Mary Sartz (608-788-5364)

11) Dummy
You AJ3
K52

Declarer
T led

Cover with the King. If Declarer has the Queen, he can pick up the entire suit whether we cover or not. If Declarer is missing the Queen, has the Nine, he will get two tricks whether we cover or not. But if Partner has the Queen-Nine-small, Declarer gets 2 tricks if we cover, 1 if we do not.

12) Dummy
You AJT3
K52

Declarer
Q led

Cover. This gains a trick if partner has four or more to the 9.

13) Dummy
You K43
Q52

Declarer
T led

Do not cover. If Declarer has Ten-Nine-small, he cannot take a trick if we play low. If we cover he will be able to take a trick in the suit. This hand is the reverse of hand #10.

14) Dummy
You A43
Q52

Declarer
J led

Do not cover. If Declarer has Jack-Ten-small, he can take 2 tricks if we cover, but only 1 if we do not. There is another reason for not covering on Hands #13 and #14. It is just possible that Declarer has a 2-way guess for the Queen. He could have Ace-Jack-Ten on hand #13, or King-Jack-Ten on hand #14. If we cover, Declarer can pick up the whole suit. If we do not cover, he may play high in Dummy and finesse our partner for the Queen. Remember that the reason for covering is that to promote a card in our hand or partner's hand. If it is not possible to promote anything, then it is almost always wrong to cover. Covering may simply save Declarer from a difficult guess. This is often the case when Declarer and/or Dummy have length in the suit.

15) Dummy
You AK43
Q52

Declarer
J led

In order for covering to be right, partner must have at least 3 to the Ten. It is unlikely that Declarer would play the suit in this

way if that were the case. If Declarer has 4 cards in the suit, Partner has a doubleton. There is nothing to promote. If Declarer has 5 cards in the suit, partner has a singleton. Not only is there nothing to promote, but Declarer will have to guess whether to finesse or play for the drop. If we cover, we have saved him that guess.

16) Dummy
You AJT6
K542

Declarer
Q led

Do not cover. Although it was right to cover on hand #12, it would be wrong here. There is nothing to promote in partner's hand. And if Declarer has a doubleton, he will be able to pick up the whole suit if we cover, but only 3 tricks if we do not (he cannot repeat the finesse enough times).

17) Dummy
KJ3 You
(J led) Q52

Do not cover. What is going on here? Declarer's play makes no sense unless he has the Ace and Ten and is trying to find the Queen. If we do not cover, he may guess right - or he may guess wrong. If we do cover, he cannot go wrong.

18) Dummy
You AT4
Q52

Declarer
J led

If Declarer has Jack-small-small, we get 2 tricks if we cover, only 1 if we do not. But if this hand is the reverse of hand #17, we should play small. There is no absolute answer to this one. Hopefully, we will be able to get enough information, from our counting and from partner's signals, to know what to do when the time comes. If Declarer has King-Jack-small or Jack-small-small, he is unlikely to attack this suit early in the hand - he is better off if we lead the suit for him. If he does attack this suit early in the hand, usually it is the trump suit, or a long suit in a Notrump contract. In this case, play small; partner is unlikely to have three to the King.

In this and similar situations: if we do play small, it is imperative that we do so in tempo - if we hesitate and then play small, we give away the show. A good habit for any defender: As soon as Dummy appears, before playing your next card (i.e., before playing to the first trick for opening leader's partner; before playing to trick two for opening leader), take a minute or so to think about the entire hand. Count the hand - points and distribution. But also use this time to anticipate any potential play problems. If wait until the crucial moment to do our thinking, our hesitation may lead Declarer to the right play.

For example:

RHO opens 1H, RHO raises to 2H, and LHO bids 4H. Partner leads the Queen of Clubs:

19) Dummy

- ♠ K32
 - ♥ J765
 - ♦ 763
 - ♣ K43
- You
- ♠ QT65
 - ♥ Q42
 - ♦ J94
 - ♣ A92

Before playing to trick one, we should stop and think. The first thing we do is count. We can see 16 points in our hand and Dummy's. Declarer should have about 18-19, leaving 5 or 6 for Partner. If Declarer's points are distributional, partner may have more. The Club situation looks good - hopefully we will take a few club tricks, and partner may be able to produce a diamond or two. But there is something else we should be thinking about. At some point Declarer is likely to go to Dummy and lead a trump. If he leads the Jack, do we cover? It would be wrong to cover. Partner has at most 1 Heart, so there is nothing to promote. After taking 3 rounds of clubs, ending in our hand, we switch to a Diamond. Declarer wins the Ace, leads a Spade to Dummy's King, and the Heart Jack. We do not cover - If partner's Heart is the King, covering will be quite embarrassing.

- ♠ K32
- ♥ J765
- ♦ 763
- ♣ K43

- ♠ 9874
 - ♥ K
 - ♦ T852
 - ♣ QT7
- H
- ♠ QT65
 - ♥ Q42
 - ♦ J94
 - ♣ A92

- ♠ AJ
- ♥ AT983
- ♦ AKQ
- ♣ 865

If this is the situation, it does not matter whether we duck the Jack smoothly or after an agonizing hesitation - Declarer must lose 3 Clubs and a Heart. As long as we do not cover, Declarer cannot make the contract. But if the situation was:

- ♠ K32
- ♥ J765
- ♦ 763
- ♣ K43

- ♠ 984
 - ♥ 8
 - ♦ QT852
 - ♣ QT7
- H
- ♠ QT65
 - ♥ Q42
 - ♦ J94
 - ♣ A92

- ♠ AJ7
- ♥ AKT93
- ♦ AK
- ♣ 865

Now Declarer must guess correctly in Hearts to make the contract. If we now hesitate when the Jack is led from Dummy, Declarer will probably know to finesse, enabling him to make the contract. (He can overtake his 3 of Hearts in Dummy on the fourth round, and take the Spade finesse.) If we play low

smoothly, Declarer may decide to play for the drop, and will be set. It is better to anticipate this situation at Trick 1, rather than waiting until Trick 6 to do our thinking.

Second-hand (usually) Low

When a small card is led from Declarer's hand or Dummy's, in most cases it is right to play low. There are exceptions, however. Sometimes second-hand has a good sequence, and playing an high card from the sequence (sometimes called "splitting") cannot cost a trick. Sometimes second-hand needs to take the trick right away. As with other suit combination situations, Second hand play must be considered in the context of the entire hand. A typical second-hand situation:

20) Dummy
You K87
AJ3

Declarer
2 led

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Milwaukee Fallfest Sectional

October 6-8, 2006

Cardinal Stritch University

Kliebhan Conference Center - Bonaventure Hall

6801 N. Yates Rd. Glendale, WI

Friday, October 6

10:00 am Stratified 199er Pairs

1:30 pm Stratified 199er Pairs

Saturday, October 7

9:00 am Stratified 199er Pairs

1:30 pm Stratified 199er Pairs



Free Parking in LOT 3 adjacent to Kleibhan Center

Tournament Chair Yvette Neary

Phone: 414-526-9035

Playing the Jack would be a needless waste. Declarer will probably have to play the King anyway to prevent Partner from winning cheaply. (If Declarer has the Queen-Ten-Nine, and finesses, there is nothing we can do about it anyway.) There are situations where it may be right to take the Ace - if it were the setting trick, for example. But playing the Ace will usually cost a trick:

Dummy

<u>You</u>	K87	<u>Partner</u>
AJ3		T654
	<u>Declarer</u>	
	Q92	

If we play the Ace, Declarer gets 2 tricks with his King and Queen. If we play small, Declarer can win Dummy's King, but now we have the Ace-Jack over Declarer's Queen-Nine. Declarer will only be able to get 1 trick in the suit. Aces were meant to take Kings and Queens, not Sevens and Deuces.

21) Dummy
You T64
Q52

Declarer
3 led

It is right to play low. Can Declarer have Ace-King-Jack-small? If not, playing the Queen cannot gain and may lose. The situation could be:

	<u>Dummy</u>	
<u>You</u>	T64	<u>Partner</u>
Q52		KJ
	<u>Declarer</u>	
	A9873	

Or even:

	<u>Dummy</u>	
<u>You</u>	T64	<u>Partner</u>
Q52		K7
	<u>Declarer</u>	
	AJ983	

Though unlikely unless Dummy was short of entries, the situation might even be:

	<u>Dummy</u>	
<u>You</u>	T64	<u>Partner</u>
Q52		K98
	<u>Declarer</u>	
	AJ73	

If we play the Queen, we get 1 trick in the suit; if we play low, we get 2. (There are exceptions to every rule - we might want to play the Queen; if we had enough tricks to cash in another suit to defeat the contract, for example.)

22) Dummy
You J64
Q52

Declarer
3 led

Unless Declarer has the Ace-King, playing the Queen won't gain. As with Hand #21, playing the Queen can cost a trick:

	<u>Dummy</u>	
<u>You</u>	J64	<u>Partner</u>
Q52		K7
	<u>Declarer</u>	
	AT983	

Or:

	<u>Dummy</u>	
<u>You</u>	J64	<u>Partner</u>
Q52		K98
	<u>Declarer</u>	
	AT73	

Playing high by second-hand can often help declarer by saving him a guess.

23) Dummy
You QT76
K52

Declarer
3 led

Play small in most situations. Declarer should be missing the Ace and/or Jack, since he did not go to Dummy to finesse. Playing the King will rarely gain (Examples: If Declarer has Ace-doubleton in a trump contract, or if we can cash enough tricks in another suit to defeat the contract.) Playing the King will sometimes help Declarer by saving him from a guess:

	<u>Dummy</u>	
<u>You</u>	QT76	<u>Partner</u>
K52		J84
	<u>Declarer</u>	
	A93	

Even had Declarer started by playing Ace and another, it would be usually be best to play small on the second round.

If we have a sequence of three or more cards headed by an honor, we can usually safely play a card from that sequence. In bridge jargon this is often known as "splitting honors".

24) Dummy
You AT4
KQJ2

Declarer
3 led

Play an honor. It will not cost anything. It is standard practice for second-hand to play the highest of an Honor sequence - the King in this situation.

25) Dummy
You AJ9
KQ2

Declarer
3 led

Do not play an honor, unless you only need 1 fast trick from this suit. If Declarer has the Ten, we can only get 1 trick in this

(continued on page 8)

suit, no matter what we do. If he is missing the Ten, he may be planning to finesse the Nine on the first round (this is the correct play):

	<u>Dummy</u>	
<u>You</u>	AJ9	<u>Partner</u>
KQ2		T654
	<u>Declarer</u>	
	873	

If we "split" the King-Queen on the first round, Declarer may decide to play us for both honors and end with 2 tricks in the suit. If we do not split, he will probably end up with only 1.

26)	<u>Dummy</u>
<u>You</u>	AT6
KJ2	
	<u>Declarer</u>
	3 led

Similarly, do not play the Jack, unless you only need 1 fast trick from this suit. If Declarer has the Queen, and is planning to finesse the Ten, there is nothing we can do about it - we will get only 1 trick in the suit whether we play the Jack or the Deuce. But Declarer may be planning to win the Ace and lead toward his Queen:

	<u>Dummy</u>	
<u>You</u>	AT6	<u>Partner</u>
KJ2		987
	<u>Declarer</u>	
	Q543	

If we play the Jack, we will only get 1 trick in the suit; if we play small we may get 2.

27)	<u>Dummy</u>
<u>You</u>	KQT
A52	
	<u>Declarer</u>
	3 led

Play low. If Declarer wins the King, returns to his hand, and leads the suit again, play low again (in tempo!) If Declarer is missing the Jack, as seems to be the case, he will have to guess on the second round.

	<u>Dummy</u>	
<u>You</u>	KQT	<u>Partner</u>
A52		J87
	<u>Declarer</u>	
	9643	

If we play the Ace on the 1st or 2nd round, Declarer loses only 1 trick in the suit. If we play low twice, Declarer will have to guess to play the Queen; the situation might be:

	<u>Dummy</u>	
<u>You</u>	KQT	<u>Partner</u>
J52		A87
	<u>Declarer</u>	
	9643	

If this were the case, Declarer needs to play finesse the Ten on the second round.

28)	<u>Dummy</u>	
	A93	<u>You</u>
	(3 led)	K52

Play low. Declarer is surely missing the Queen or Jack. Don't help him out. This hand could be the reverse of Hand #23:

	<u>Dummy</u>	
<u>Partner</u>	A93	<u>You</u>
J84		K52
	<u>Declarer</u>	
	QT76	

Playing the King will only help Declarer.

29)	<u>Dummy</u>	
	Q43	<u>You</u>
		KJ2

Play low. This hand might be the reverse of hand #26:

	<u>Dummy</u>	
<u>Partner</u>	Q43	<u>You</u>
987		KJ2
	<u>Declarer</u>	
	AT65	

If Declarer has the Queen, and is planning to finesse the Ten, there is nothing we can do about it - we will get only 1 trick in the suit whether we play the Jack or the Deuce. But Declarer may be planning to win the Ace and lead toward his Queen: Or the situation might be:

	<u>Dummy</u>	
<u>Partner</u>	Q43	<u>You</u>
T76		KJ2
	<u>Declarer</u>	
	A985	

Now Declarer can get only 1 trick if we play small. If we play the Jack, Declarer can win the Ace and run the Nine, and get 2 tricks. A most difficult situation occurs when, in a suit contract, declarer leads a singleton and we have the Ace. It is usually right to play low, unless the Ace is going to be the setting trick.

30)	<u>Dummy</u>	
	3	<u>You</u>
	(3 led)	A652

Second-hand low is usually a good idea.

	<u>Dummy</u>	
<u>Partner</u>	3	<u>You</u>
QT87		A652
	<u>Declarer</u>	
	KJ94	

If we play the Ace, Declarer gets the King for a Discard. If we play low, he may misguess and play the Jack. He will lose a trick and won't get a discard.

(continued on page 9)

	<u>Dummy</u>	
<u>Partner</u>	3	<u>You</u>
KT87		A652
	<u>Declarer</u>	
	QJ94	

If we play the Ace, Declarer can take a ruffing finesse against partner's King, and will get a trick in the suit for a discard. If we play small, he gets nothing. He loses a trick in this suit, and won't have a discard.

	<u>Dummy</u>	
<u>Partner</u>	3	<u>You</u>
JT87		A652
	<u>Declarer</u>	
	KQ94	

If we play the Ace, Declarer gets 2 tricks in the suit - he can discard 2 losers from Dummy. If we play low, Declarer will win the King or Queen. He will lose no tricks in this suit, but will have no discards available. Instead of losing a trick in this suit, he may lose 2 tricks elsewhere.

Consider this hand:

31) <u>Declarer</u>	<u>Dummy</u>
1NT (15-17)	2♥ (Transfer)
2♥	4♣ (Gerber)
4♥ (1 Ace)	6♠

Partner leads the Diamond Jack:

<u>Dummy</u>		
♠ - AQT532		
♥ - 3		
♠ - K64		
♣ - AJ5	<u>You</u>	
	♠ - T6	
	♥ - AT42	
	♠ - 952	
	♣ - QT82	

Declarer wins the Ace in his hand, and leads the King of Spades and a Spade to Dummy's Ace, Partner showing out on the second round. Declarer now leads Dummy's Heart. Do we play the Ace or a small one? We should have considered this situation before playing to Trick 1, not now at Trick 4. We can see 20 high-card points in our hand and Dummy's; Declarer has 15-17, so Partner will have 3-5. Partner has 1 point in Diamonds and none in Spades, so he will have 2-4 points in Clubs and Hearts. If Partner has the King of Clubs, we may be entitled to 2 club tricks. But if Partner has that card, Declarer will have the King and Queen of Hearts. If we rise with the Ace of Hearts at Trick 4, that will be our last trick; Declarer will be able to discard two Clubs from Dummy on the ♥KQ.

If Partner has the King of Hearts, Declarer will have the Club King. We have at most 1 club trick coming. If Declarer has the Heart Jack as well, we need to play low on the Heart. If we play the Ace, Declarer will have a ruffing finesse against partner's King of Hearts, and will be able to discard his Club loser. The situation might be:

- ♠ AQT753
- ♥ 3
- ♦ K64
- ♣ AJ5

♠ 9	↑	♠ T6
♥ J9865		♥ AT42
♦ JT87		♦ 952
♣ K97		♣ QT82

- ♠ KJ82
- ♥ KQ7
- ♦ AQ3
- ♣ 643

or

- ♠ AQT753
- ♥ 3
- ♦ K64
- ♣ AJ5

♠ 9	↑	♠ T6
♥ K9865		♥ AT42
♦ JT87		♦ 952
♣ 976		♣ QT82

- ♠ KJ82
- ♥ QJ7
- ♦ AQ3
- ♣ K43

In either case, Declarer is down one if we play small, but make the contract if we rise with the Ace. In these situations, it does not matter whether we duck smoothly or after a long hesitation - Declarer cannot make the contract as long as we play small on the Heart lead. But if the situation was:

- ♠ AQT753
- ♥ 3
- ♦ K64
- ♣ AJ5

If we play the Ace, Declarer can discard his club loser on the Heart King, making the contract. If we play small, Declarer must guess correctly in Hearts to make the contract. If we now hesitate when the Heart is led from Dummy, Declarer will

♠ 9	↑	♠ T6
♥ Q9865		♥ AT42
♦ JT87		♦ 952
♣ 976		♣ QT82

- ♠ KJ82
- ♥ KJ7
- ♦ AQ3
- ♣ K43

probably conclude we have the Ace, and will play the King, enabling him to make the contract. If we play low smoothly, Declarer may decide to insert the Jack, and will be set. Again, it is better to anticipate this situation at Trick 1, rather than waiting until Trick 4 to do our thinking.

There are situations where second hand should play high. Sometimes an immediate switch is necessary. Sometimes we need to preserve an entry in partner's hand. Sometimes we need to avoid blocking our own communications, or we need to block Declarer's communications.

32) Declarer Dummy

1♦ 1NT
3NT

Partner leads the ♥2. Dummy wins and leads a low Diamond.

Dummy

♠ - T2
♥ - AK
♦ - Q43
♣ - AKQ764

You

♠ - QJ65
♥ - Q874
♦ - AJ2
♣ - 95

This situation is the same as Hand #20 (in reverse). If Declarer has King-small-small, playing the Ace will give Declarer a second Diamond trick; playing small will hold him to only 1 trick. Playing small may be correct if we consider only the Diamond suit, but we must consider the entire hand. Declarer has 8 tricks outside of Diamonds - a Diamond trick would give him 9 tricks and the contract. We must rise with the Ace and switch to the Queen of Spades. The hand might be:

♠ T2
♥ AK
♦ Q43
♣ AKQ764

If we play small, Declarer wins the King and cashes out for 9 tricks. If rise with the Ace, Declarer can take 2 Diamond tricks, and 10 tricks in all - but we can take 5 tricks first. (Declarer made a good play by leading a Diamond right away. If he cashed all his Clubs first, the defenders would have a much better idea of what was go-

♠ A984
♥ J962
♦ T87
♣ J2



♠ QJ65
♥ Q874
♦ AJ2
♣ 95

♠ K73
♥ T53
♦ K965
♣ T83

ing on. If we are going to make the opponents guess during the play, we should try to make them guess as early in the hand as possible.)

33) <u>Declarer</u>	<u>Partner</u>	<u>Dummy</u>	<u>You</u>
1♦	1♠	dbl (negative)	pass
2NT	pass	3NT	all pass

Partner leads the 4 of Spades. Declarer wins with the Ten in Dummy and leads a low Diamond.

Dummy

♠ - T72
♥ - KJT6
♦ - J76
♣ - KJ4

You

♠ - 85
♥ - 87432
♦ - K4
♣ - T952

Our best hope is to set up partner's Spades. We will probably need to lead Spades through Declarer once. The only chance we have to get in is the Diamond King. If Declarer has the Diamond Ace, our King is dead anyway. Our best hope is that Partner has the Diamond Ace. We can win and lead a Spade through while we still have a Spade and Partner still has an entry. The hand might be:

♠ T72
♥ KJT6
♦ J76
♣ KJ4

♠ AQ943
♥ 95
♦ A85
♣ 863



♠ 85
♥ 87432
♦ K4
♣ T952

♠ KJ6
♥ AQ
♦ QT932
♣ AQ7

If we play small, partner can win the Ace, but will be unable to attack Spades. (Yes, he could return a Diamond to our King for a Spade through, but he is more likely to switch to a Club or Heart, rather than help Declarer.

♠ T72
♥ KJT6
♦ J76
♣ KJ4

Or perhaps this is the situation:

If this is the case, we need to rise with the King of Diamonds. We will lead another Spade so that Partner can clear the suit while

♠ AJ943
♥ Q95
♦ A8
♣ 863



♠ 85
♥ 87432
♦ K4
♣ T952

♠ KQ6
♥ A
♦ QT9532
♣ AQ7

he still has the Ace of Diamonds for an entry. If we play small on the first Diamond, partner can win, but will never get more than 1 spade trick. Making an overtrick instead of down 2.

34) <u>Declarer</u>	<u>Dummy</u>
1NT (15-17)	2♥ (transfer)
2♠	2NT
3NT	

We lead the 2 of Hearts.

	<u>Dummy</u>
	♠ - AJT74
	♥ - A64
	♦ - 63
	♣ - 975
<u>You</u>	
♠ - K85	
♥ - QT32	
♦ - KT42	
♣ - J6	

Declarer plays small from Dummy. Partner wins the King and returns the 9 to Declarer's Jack and our Queen. Declarer again plays small from Dummy. We lead a low heart, everybody following. Declarer now leads a Club to his King and leads the 3 of Spades toward Dummy. Is there any reason to not play second-hand low? Declarer should have about 17 points and 2 Spades. We can see 17 points in our hand and Dummy's, so Partner will have about 6. He has already shown up with the Heart King, so he can only have about 3 more points. He appears to have the Spade Queen, and if he does not, there is probably no hope. The hand is something like:

♠ AJT74		If we play small on the
♥ A64		Spade lead, Declarer
♦ 63		can play Dummy's
♣ 975		Jack or Ten. If Partner
		wins the Queen,
		Declarer can now fin-
		ness against our King
		on the next round and
		get four Spade tricks.
		Making an overtrick.
		Of course, partner can
		duck the Spade, and
		Declarer will be unable
		to run the suit, but that
		still gives Declarer 2
		Spade tricks and the

contract. If we rise with the King, Declarer will be held to 1 Spade trick, and 8 tricks in all.

Labor Day Sectional, Weber Leisure Center, 9300 Weber Park Place, Skokie

0-299er "IN" Schedule

0-20/20-50/50-100, 100-200, 200-299

Weber Leisure Center

9300 Weber Park Place, Skokie IL 60077

An alcohol and smoke free facility.

Chairman Kay Hathaway, 847-998-9642

or email kaylhath@aol.com

Friday, September 1

10:30 "I/N" Stratified Pairs

3:30 "I/N" Stratified Pairs

7:30 "I/N" Stratified Pairs

Saturday, September 2

1:30 "I/N" Stratified Pairs

7:30 "I/N" Stratified Pairs

Sunday, September 3

1:30 "I/N" Stratified Pairs

7:30 "I/N" Stratified Pairs

Monday, September 4

11:00 299er Stratified Swiss Teams

(Stratified 0-100/100-200/200-300)



Tournament Results - District 13 Regional, May, 2006:

299ER STRATIFIED PAIRS - 8.5 Tables

MPs A B C Names

- 2.68 1 1 Steve Spitzer - Dennis Price, Burlington WI
- 2.01 2 2 Douglas MacDonald, Evanston IL; Leonard Dubin, Skokie IL
- 1.51 3 3 Margery Hedegard, Homewood IL; Fred Mohl, Matteson IL
- 1.34 4 4 Judie Hlavka - Dee Becker, Racine WI
- 0.94 5 5 Nancy Meylor, Pewaukee WI; Joanne Behling, Wauwatosa WI

Tues Morn 299er Pairs - 7.0 Tables

MPs A B Names

- 2.40 1 1 Douglas MacDonald, Evanston IL; Leonard Dubin, Skokie IL
- 1.80 2 2 Joan Siavelis, Arlington Hts IL; Joan Karbonik, Palatine IL
- 1.60 3 2 Sharon Rowe - Lorraine Meltzer, Highland Park IL
- 1.20 4 3 Margery Hedegard, Homewood IL; Fred Mohl, Matteson IL
- 0.76 5 5 Roberta Levine, Winnetka IL; Shari Kaufman, Highland Park IL
- 0.94 5 5 Jennifer Musson - Marlene Nievin, Racine WI

Weds Morn 299er Pairs - 7.0 Tables

MPs A B C Names

- 2.40 1 1 Dee Becker - Judie Hlavka, Racine WI
- 1.80 2 1 1 John Hansen - Roger Tweed, Mundelein IL
- 1.35 3 3 Charles Nier, Elgin IL; Walter Krueger, Glenview IL
- 1.34 4 2 2 Richard Leatherwood - Patricia Leatherwood, Aurora IL
- 0.76 5 5 Jennifer Musson - Diane Maritato, Racine WI
- 1.01 3 3 Kurt Litscher - Janet Litscher, Greendale WI
- 0.76 4 4 Bernard Schwartz, Wilmette IL; Patricia Diel, Milwaukee WI

Wednesday Eve 199er Pairs - 3.0 Tables

MPs A B Names

- 1.84 1 1 Eleanor Seaman, New York NY; Patricia Diel, Milwaukee WI
- 1.38 2 2 Debbie Sears, Bannockburn IL; Michael Sears, Deerfield IL

Weds Afternoon 299ers - 6.0 Tables

MPs A B C Names

- 2.26 1 1 1 John Hansen - Roger Tweed, Mundelein IL
- 1.70 2 2 Charles Nier, Elgin IL; Walter Krueger, Glenview IL
- 1.27 3 2 2 Richard Leatherwood - Patricia Leatherwood, Aurora IL
- 0.95 4 4 Judie Hlavka - Dee Becker, Racine WI
- 0.94 3 3 Kurt Litscher - Janet Litscher, Greendale WI

Thursday Aft 299er Pairs - 6.0 Tables

MPs A B C Names

- 2.26 1 1 Diane Kelley, Chicago IL; Donna Billings, Slinger WI
- 2.13 2 1 1 Ruth Watts - Diane Pekow, Chicago IL
- 1.60 3 2 2 Carol Konrad, Neshkoro WI; Carol Williams, Oshkosh WI
- 1.20 4 3 3 Fern Emmerman, Riverwoods IL; Olivia Shapiro, Highland Park IL
- 0.90 4 4 Jennifer Musson - Judie Hlavka, Racine WI
- 0.76 4 4 William Demlow - Paula Demlow, Sandwich IL

Upcoming Tournaments

LaCrosse Sectional, LaCrosse, Aug 18-20
Marquette Sectional, Marquette, Aug 24-27
Labor Day Sectional, Skokie, Sept 1-4
Fall Fest Sectional, Milwaukee, Oct 6 - Oct 8
Stars of Tomorrow Sectional, Darien, Oct 14-15
Central States Regional, Oct 23-29
Fall Fest Sectional, Lombard, Nov 10-12
Milwaukee Regional, Lake Geneva, Dec 26-Dec 30

Thurs Morn 299er Pairs - 6.0 Tables

MPs A B C Names

2.26 1 1 Judie Hlavka - Jennifer Musson, Racine WI

1.70 2 2 1 Debbie Sears, Bannockburn IL; Michael Sears, Deerfield IL

1.27 3 3 2 William Demlow - Paula Demlow, Sandwich IL

0.95 4 4 Betty Zucker, Skokie IL; Joan Chandler, Chicago IL

0.94 3 Janet Brown - Suzzette Baumann, Libertyville IL

Friday Aft 299er Pairs - 8.0 Tables

MPs A B C Names

2.54 1 Mary Spyers Duran, Shorewood WI; Joanne Behling, Wauwatosa WI

1.91 2 1 James Murvihill, Chicago Heights IL; Claire Murvihill, Chicago IL

1.43 3 2 Barbara Niehus, Skokie IL; Susan Bass, Chicago IL

1.07 4 Donna Billings, Slinger WI; Richard Marston, Schaumburg IL

0.89 5 Patricia Hammond, Shorewood WI; Mildred Schelkun, Milwaukee WI

1.07 3 Eleanor Seaman, New York NY; David Raitt, Madison WI

1.37 4 1 John Gardner - Carolyn Gardner, Arlington Hts IL

0.90 2/3 Nancy Bruick - John Bruick, Libertyville IL

0.90 2/3 Anna Biederwolf - Patricia Shea, Racine WI

Friday Eve 299er Pairs - 4.0 Tables

MPs A B Names

1.98 1 1 Elizabeth Subkowsky - Robert Subkowsky, Chicago IL

1.49 2 Nance Booty, Naperville IL; Ann Witt, Aurora IL

1.16 3 2 James Karolewicz - Kathy Karolewicz, Mequon WI

Sat Morning 299er Pairs - 6.0 Tables

MPs A B C Names

2.26 1 1 1 Nancy Bruick - John Bruick, Libertyville IL

1.70 2 2 Nance Booty, Naperville IL; Ann Witt, Aurora IL

1.27 3 3 2 Nancie Flaxman, Deerfield IL; Wesley Hanson, Milwaukee WI

0.95 4 4 3 Alexander Zaporozec - Tony Blasczyk, Madison WI

Sat Aft 299er Pairs - 6.0 Tables

MPs A B C Names

2.26 1 Wesley Hanson - James Vagourdes, Milwaukee WI

1.70 2 Larry Park - Nancy Park, Marshalltown IA

1.11 3/4 Robert Dwyer Jr, Cudahy WI; Edna Barbour, Whitewater WI

1.55 3/4 1 Nancy Bruick - John Bruick, Libertyville IL

1.16 2 J Thomas Johnson - Barbara Chasnoff, Park Ridge IL

Sun Aft 299er Swiss Tms - 4 Tables

MPs Rank Names

1.98 1 Edward Kukla - Wayne Gergen, Minneapolis MN; Clifford Lundberg, Elk River MN; Harlan Copeland, Saint Paul MN

Sun Morn 299er Swiss Tms - 4 Tables

MPs Rank Names

1.98 1 Dan Matthews - Dawn Matthews - Sharad Jogal, Elm Grove WI; Edna Barbour, Whitewater WI

Fri Morn 299er Pairs - 8.0 Tables

MPs A B C Names

2.54 1 Mary Spyers Duran, Shorewood WI; Joanne Behling, Wauwatosa WI

1.91 2 Robert Mehn - Lois Tankerley, Bradenton FL

1.57 3/4 1/2 James Murvihill, Chicago Heights IL; Claire Murvihill, Chicago IL

1.57 3/4 1/2 Cally Jennison - Colleen Ryan, Brookfield WI
1.37 5 3 1 Jean Myrvold - Marion Keller, Racine WI
1.03 4 2 Dianne Kiehl, Muskego WI; Marlene Backus, Brookfield WI

**Fall Fest Silver Point Sectional
Lindner Conference Center
A smoke and alcohol free facility.
660 E. Butterfield Road, Lombard, IL**

0-199 "I/N" Schedule

Friday, November 10

10:30 a.m. I/N Stratified Pairs

3:30 p.m. I/N Stratified Pairs , finished by 6:00

7:30 p.m. I/N Stratified Pairs

Saturday, November 11

1:00 p.m. I/N Stratified Pairs

6:30 p.m. I/N Stratified Pairs

Sunday, November 12

11:00 a.m. 299er Stratified Swiss Teams

0-100, 100-200, 200-300

Tournament Chairman: Jan Churchwell

847-714-1942 or jan8242@aol.com

